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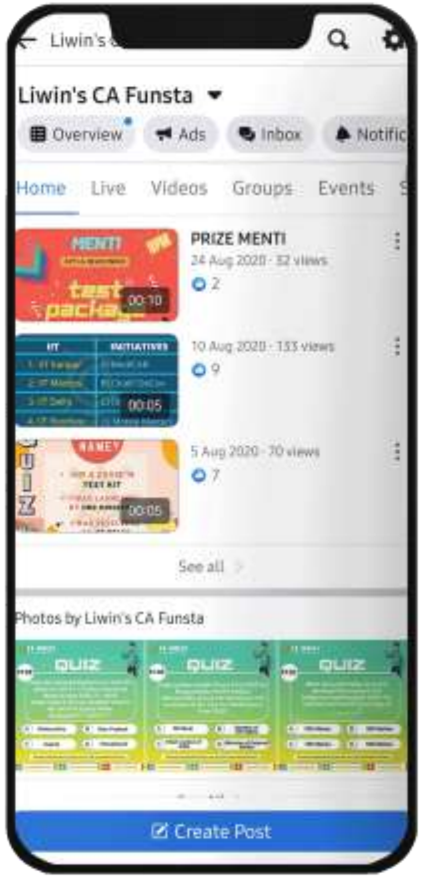

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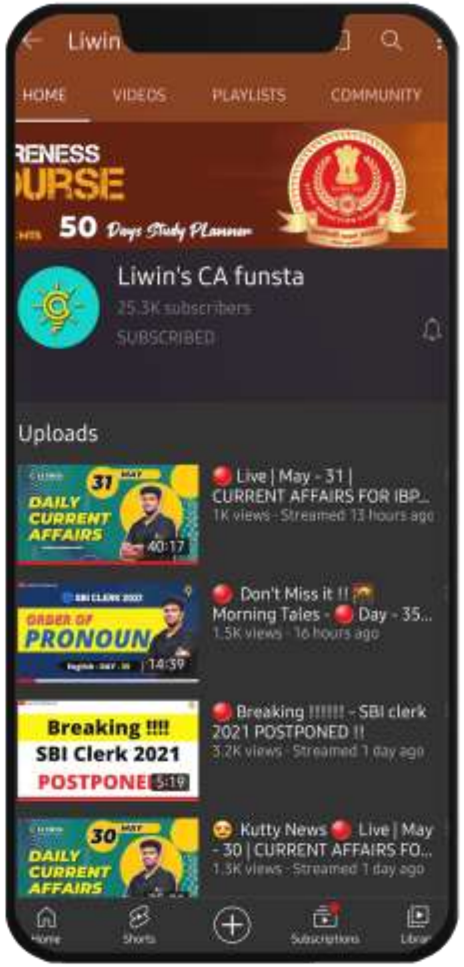

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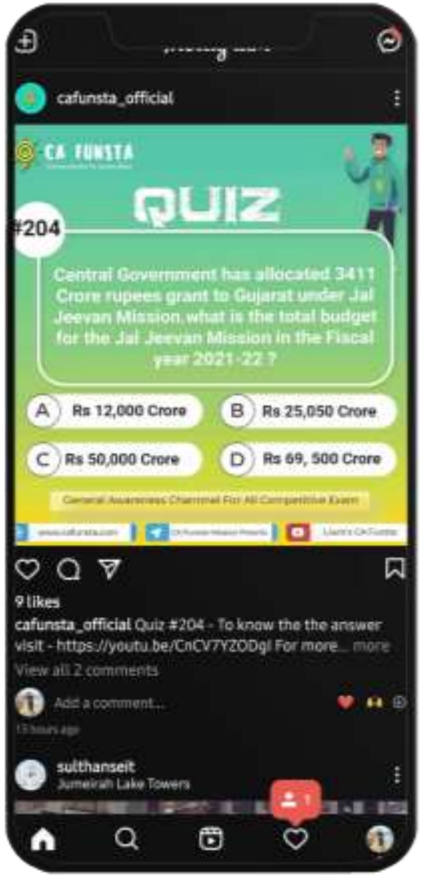

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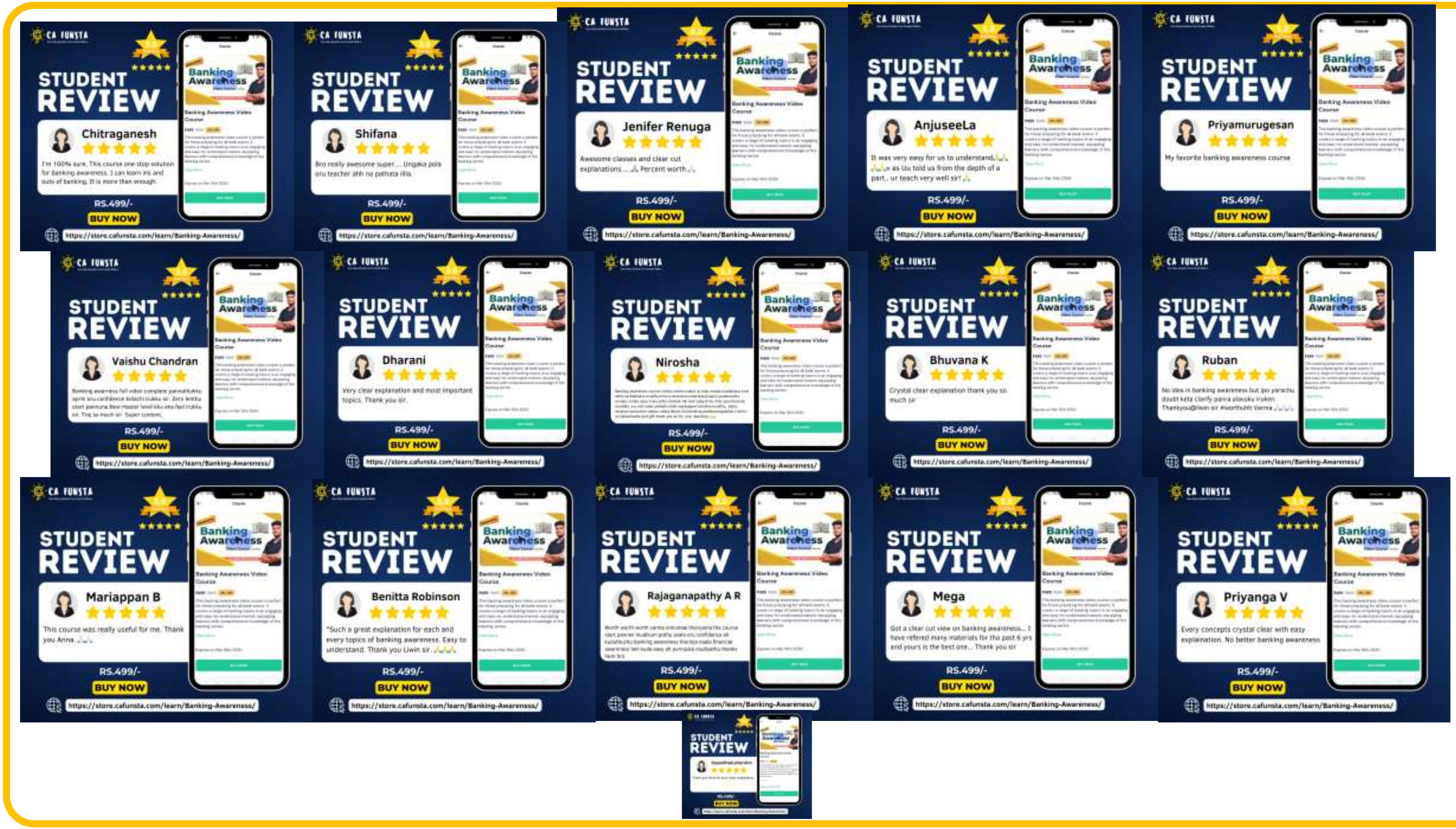
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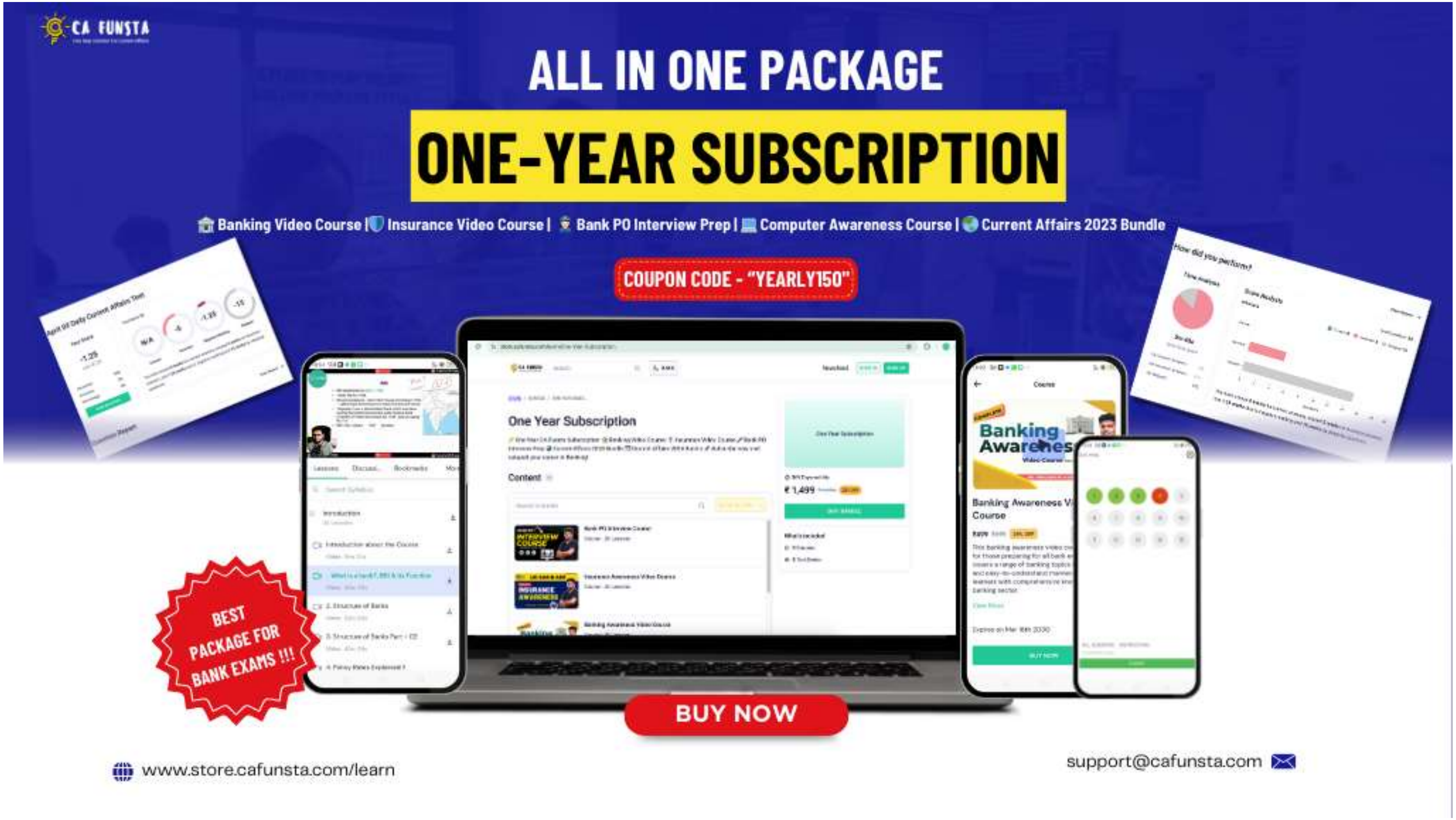
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Important Days

- **When is World Sparrow Day observed annually?**

A) March 15
B) March 18
C) March 20
D) March 25
E) April 2

Answer
C) March 20

Important Days

Event and Location:

- **Event:** World Sparrow Day 2025
- **Date:** March 20, 2025
- **Location:** Global

Mandates and Objectives:

- **Awareness Creation:** Highlights the rapid decline in sparrow populations.
- **Urban Planning:** Encourages bird-friendly infrastructure.
- **Conservation Efforts:** Promotes initiatives to protect sparrows.
- **Educational Outreach:** Involves children in conservation awareness.

Important Days

Reasons Behind the Declining Sparrow Population:

- **Urbanization:** Loss of nesting spaces due to modern construction.
- **Pollution:** Unleaded petrol releases harmful chemicals affecting sparrow food sources.
- **Pesticide Use:** Reduction in insect populations leads to food scarcity.
- **Predators & Competition:** Increased threats from crows and cats.
- **Loss of Green Spaces:** Fewer trees and gardens impact nesting and food availability.

Important Days

The Role of Sparrows in the Ecosystem:

- **Pest Control:** Reduces the need for chemical pesticides by feeding on insects.
- **Pollination & Seed Dispersal:** Aids in plant growth and biodiversity.
- **Ecological Indicator:** Reflects the health of the environment.

Important Days

Efforts to Conserve Sparrows:

- **Save the Sparrow Campaign:** Led by Jagat Kinkhabwala, supported by PM Modi in 2017.
- **Koodugal Trust (Chennai):** Engaged students in creating 10,000+ nests (2020–2024).
- **Early Bird Campaign (Mysuru):** Introduces children to bird conservation through educational programs.

Important Terms Explained:

- **Nature Forever Society:** Founded by Mohammed Dilawar to protect sparrows. Initiated World Sparrow Day in 2010.
- **Save the Sparrow Campaign:** Launched by Jagat Kinkhabwala. Supported by PM Modi in 2017. Encourages creating sparrow-friendly environments.

Tabular Summary:

Aspect	Details
Why in News?	World Sparrow Day is observed on March 20 to raise awareness about declining sparrow populations.
Significance	Established in 2010 by Nature Forever Society, now observed in 50+ countries.
Causes of Decline	Urbanization, pollution, pesticide use, loss of nesting spaces, competition with larger birds.
Ecological Importance	Pest control, pollination, seed dispersal, and maintaining ecological balance.
Conservation Efforts	Save the Sparrow Campaign (Supported by PM Modi, 2017), Koodugal Trust (Chennai), Early Bird Campaign (Mysuru, Karnataka).

Important Days

- **Which organization announced the 2025 French Language Day theme “I educate myself, therefore I act”?**

A) UNESCO
B) UNICEF
C) Organisation internationale de la Francophonie (OIF)
D) UNGA
E) WHO

Answer

C) Organisation internationale de la Francophonie (OIF)

Important Days

Event and Location:

- **Event:** UN French Language Day 2025
- **Date:** March 20, 2025
- **Location:** Global

Important Days

Why Celebrated on March 20:

- **ACCT Formation Anniversary:** Marks the establishment of the Agency for Cultural and Technical Cooperation (ACCT) in 1970, which later became the International Organization of La Francophonie (OIF).

Theme for 2025:

- **“I educate myself, therefore I act”**
    - **Focus:** Role of education in sustainable development, peace, and global citizenship.

UN Language Days Overview:

- **Established In:** 2010
- **Purpose:** Promote multilingualism and cultural diversity within the UN system.
- **UN Official Languages Celebrated:**
  - Arabic
  - Chinese
  - English
  - French
  - Russian
  - Spanish

Important Days

Key Focus Areas of the 2025 Theme:

- **Access to Quality Education:** Emphasis on inclusive and equitable learning opportunities.
- **Technology in Education:** Promotes digital literacy and innovation in learning.
- **Education for Peace and Development:** Empowers youth to contribute to global peace and equality.

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Importance of Multilingualism in the UN:

- **Communication Tool:** Facilitates effective participation in international diplomacy.
- **Cultural Unity:** Fosters inclusivity and understanding among diverse member states.
- **Global Solidarity:** Supports cross-cultural dialogue, especially during global crises like pandemics.

UN-OIF Collaboration:

- **Diplomatic Significance:** The UN and OIF work together to reinforce the use of French in global dialogue.
- **Policy Support:** General Assembly resolutions back multilingualism and French language diplomacy.

Important Days

Important Terms Explained:

- **Organisation internationale de la Francophonie (OIF):** A global body of 88 member states that promotes the French language, cultural exchange, and cooperation.
- **UN Language Days:** Special observances dedicated to the six official UN languages to encourage multilingual communication and cultural awareness.

Important Days

Tabular Summary:

Aspect	Details
Why in News?	UN celebrates French Language Day on March 20, 2025
Theme for 2025	“I educate myself, therefore I act”
Commemoration Date	Creation of ACCT in 1970
Organizing Body	United Nations with OIF collaboration
UN Language Days Start Year	2010
Importance of Multilingualism	Enhances unity, inclusivity, and international communication
Key Focus Areas in 2025	Education quality, tech in learning, peace & development
OIF Role	Promotes French globally and supports UN diplomatic language policies

Important Days

- **Which country led the UN initiative to establish the International Day of Happiness?**

A) Nepal
B) Bhutan
C) India
D) Japan
E) Sri Lanka

Answer
B) Bhutan

Important Days

Event and Location:

- **Event:** International Day of Happiness 2025
- **Date:** March 20, 2025
- **Location:** Global
- **Adopted By:** United Nations General Assembly
- **Resolution Number:** 66/281 (Adopted on July 12, 2012)

Objective of the Day:

- **Global Goal:** To promote happiness and well-being as universal human objectives.
- **Policy Shift:** Encourage nations to prioritize sustainable and inclusive development beyond GDP.
- **Awareness:** Spread understanding of happiness as key to public health and social stability.

Significance of the Celebration:

- **Human Well-Being:** Reinforces happiness as a right tied to health, equity, and sustainability.
- **Beyond GDP:** Emphasizes that economic growth alone doesn't guarantee life satisfaction.
- **Balanced Approach**: Promotes mental health, social cohesion, and environmental responsibility.

Important Days

Role of Governments and Policy Makers:

- **Human Rights Protection:** Ensure equal rights and opportunities.
- **Policy Integration:** Embed happiness indicators in development frameworks.
- **Sustainable Development Goals (SDGs):** Align national goals with well-being outcomes.
- **Public Services:** Strengthen healthcare, education, and infrastructure for improved quality of life.
- **Social Stability:** Maintain peace and order to foster a secure environment.

Bhutan's Contribution:

- **Gross National Happiness (GNH):** Pioneered in 1970s, measuring spiritual and social well-being over GDP.
- **Global Influence:** Led the UN High-Level Meeting on Happiness and inspired the resolution.

Important Days

Happiness and SDGs (Selected Goals):

- **SDG 1 – No Poverty:** Economic security boosts life satisfaction.
- **SDG 3 – Good Health and Well-Being:** Health access directly improves happiness.
- **SDG 4 – Quality Education:** Education empowers and fulfills individuals.
- **SDG 5 – Gender Equality:** Equal rights foster inclusive and happier societies.
- **SDG 8 – Decent Work and Economic Growth:** Secure jobs contribute to life stability and well-being.

Global Activities and Participation:

- **Awareness Campaigns:** Promote kindness, gratitude, and mental wellness.
- **Workshops:** Focus on emotional intelligence and mindfulness in schools and institutions.
- **Business Initiatives:** Employee-friendly policies to improve workplace happiness.
- **Public Events:** Cultural programs, speeches, and social media drives to celebrate positivity.

Important Days

Important Terms Explained:

- **Gross National Happiness (GNH):** A holistic approach introduced by Bhutan to measure national success through well-being instead of only economic growth.
- **Sustainable Development Goals (SDGs):** 17 global goals by the UN aimed at eradicating poverty, ensuring health, equality, and environmental protection.

Tabular Summary:

Aspect	Details
Why in News?	International Day of Happiness is observed globally on March 20.
Adopted By	United Nations General Assembly
Resolution No.	66/281
Initiated By	Bhutan
Key Objective	Promote happiness as a universal human goal.
SDGs Linked	SDG 1, SDG 3, SDG 4, SDG 5, SDG 8
Global Celebrations	Awareness campaigns, educational workshops, public events
Significance	Emphasizes well-being, equity, peace, and sustainable development

➢ **Who led Team India to victory in the ICC Champions Trophy 2025?**

A) Virat Kohli
B) Shubman Gill
C) Hardik Pandya
D) Rohit Sharma
E) KL Rahul

Answer
D) Rohit Sharma

SPORTS

Event and Location:

- **Event:** BCCI Announces ₹58 Crore Cash Prize for ICC Champions Trophy 2025 Victory
- **Date**: March 20, 2025
- **Location:** India
- **Total Cash Prize:** ₹58 crore

Purpose of the Prize:

- **Recognition:** To honor players, coaching staff, support personnel, and selectors for their contributions.
- **Celebration:** Marks India's dominant performance in the ICC Champions Trophy 2025.

SPORTS

Tournament Performance:

- **Opening Match:** Defeated Bangladesh by six wickets.
- **Group Stage:** Beat Pakistan by six wickets.
- **Next Match:** Defeated New Zealand by 44 runs.
- **Semi-final:** Won against Australia by four wickets.
- **Final:** Triumphed over New Zealand in a close contest.

SPORTS

Significance of the Victory:

- **ICC Titles:** India won two ICC trophies in 2025, including the U19 Women's World Cup.
- **Ranking Impact:** Strengthened India's top position in white-ball cricket.
- **Team Traits:** Showcased mental strength, strategic clarity, and all-round performance.

SPORTS

Important Terms Explained:

- **ICC Champions Trophy:** A prestigious international cricket tournament organized by the International Cricket Council (ICC) involving top-ranked teams.
- **White-ball Cricket:** Refers to limited-overs formats, such as ODIs and T20s, played with a white cricket ball.

SPORTS

Tabular Summary:

Aspect	Details
Why in News?	BCCI announced ₹58 crore prize after ICC Champions Trophy 2025 win.
Cash Prize	₹58 crore
Captain	Rohit Sharma
Victories	Wins over Bangladesh, Pakistan, New Zealand, Australia (semi-final), New Zealand (final)
Significance	One of two ICC titles won by India in 2025
BCCI Remarks	Highlighted resilience, dominance, and strong cricketing structure

RANKING

- **Which country has been ranked the world's happiest for the eighth consecutive year in 2024?**

A) Denmark
B) Switzerland
C) Finland
D) Sweden
E) Netherlands

Answer
C) Finland

RANKING

Event and Location:

- **Event:** Finland Ranked as the World's Happiest Country for the Eighth Consecutive Year
- **Date:** March 20, 2025
- **Location:** Global
- **Ranking Authority:** Wellbeing Research Centre at the University of Oxford, Gallup, and UN Sustainable Development Solutions Network

RANKING

Top Five Happiest Countries in 2024:

1. Finland
2. Denmark
3. Iceland
4. Sweden
5. Netherlands

RANKING

Factors Influencing Happiness Rankings:

- **GDP Per Capita:** Higher economic stability leads to better life satisfaction.
- **Healthy Life Expectancy:** Access to quality healthcare contributes to overall well-being.
- **Social Support:** Strong family and community networks enhance happiness.
- **Freedom of Life Choices:** Personal autonomy is linked to greater life satisfaction.
- **Generosity:** Societies with higher acts of kindness tend to report higher happiness.
- **Corruption Perception:** Lower corruption improves trust in governance and social institutions.

RANKING

Key Findings on Social Trust:

- **Trust in Society:** Countries with strong social trust rank higher in happiness.
- **Belief in Kindness:** People who believe others would return a lost wallet report greater happiness.
- **Nordic Model Success:** Finland and other top-ranking countries excel in social trust and governance.

RANKING

Decline in US and UK Rankings:

- **United States:** Dropped to 24th place from 13th in 2016, marking its lowest ranking ever.
- **United Kingdom:** Recorded its lowest happiness ranking since 2017.
- **Reasons for Decline:** Rising income inequality, political divisions, and social unrest.

RANKING

Geopolitical Challenges and Happiness Stability:

- **Finland’s Security Concerns:** Increasing tensions with Russia, cyberattacks, and infrastructure threats.
- **Impact on Happiness:** Despite challenges, Finland’s happiness levels remain unaffected.

RANKING

Important Terms Explained:

- **World Happiness Report:** An annual ranking based on global surveys of self-reported well-being.
- **Social Trust:** The level of confidence individuals have in society, governance, and interpersonal relationships.

RANKING

Tabular Summary:

Aspect	Details
Why in News?	Finland ranked world's happiest country for the eighth consecutive year.
Ranking Authority	Wellbeing Research Centre (Oxford), Gallup, UN Sustainable Development Solutions Network.
Top Five Countries	Finland, Denmark, Iceland, Sweden, Netherlands.
Factors Considered	GDP, life expectancy, social support, personal freedom, generosity, corruption perception.
Key Finding	High social trust strongly correlates with happiness.
US & UK Rankings	US fell to 24th place, UK saw its lowest ranking since 2017.
Geopolitical Impact	Finland remains happiest despite tensions with Russia.
Long-Term Trend	Happiness inequality within countries has risen by 25% in two decades.

- What was RBI’s net short position in the forward market at the end of January 2025?

A) $67.9 billion
B) $77.5 billion
C) $9.974 billion
D) $86.4 billion
E) $60.2 billion

Answer
B) $77.5 billion

BANKING AND FINANCE

Event and Location:

- **Event:** RBI’s Net Short Position in Forward Market Increases
- **Date:** March 20, 2025
- **Location:** India

RBI’s Net Short Position in Forward Market:

- **January 2025:** $77.5 billion (up from $67.9 billion in December 2024).
- **January 2024:** RBI held a net forward purchase of $9.974 billion.

Spot Market Intervention:

- **Total Forex Purchases:** $49.1 billion.
- **Total Forex Sales:** $60.2 billion.
- **Net Sale:** $11.1 billion in January 2025, following $15.1 billion in December 2024.

Reasons Behind the Increasing Net Short Position:

- **Rupee Depreciation:** Rupee fell by 1.16% in January 2025, leading to RBI intervention.
- **Foreign Equity Outflows:** Large withdrawals from Indian markets required forex management.
- **US Economic Policy Impact:** Fluctuations in USD-INR due to US trade uncertainties.
- **Real Effective Exchange Rate (REER):** Declined to 102.37 in February 2025 from 104.84 in January.

RBI’s Forex Market Activity:

- **Spot Market Transactions:** Net sale of $11.1 billion in January 2025.
- **Forward Market:** Net short position expanded to $77.5 billion.
- **April–November 2024 Trend:** RBI was a net forex seller of $36 billion.

Impact on the Indian Economy:

- **Rupee Stability:** INR settled at 86.44 per USD on March 17, 2025.
- **Inflation & Trade Balance:** Weak rupee raises import costs, impacting inflation.
- **Capital Market Impact:** Foreign outflows affected stock market liquidity.

Important Terms Explained:

- **Net Short Position:** A situation where an entity has sold more in the forward market than it has bought, indicating future currency commitments.
- **Real Effective Exchange Rate (REER):** Measures the rupee’s value against a basket of global currencies, adjusted for inflation differences.

Tabular Summary:

Parameter	January 2025	December 2024	January 2024
Net Short Position (Forward)	$77.5 billion	$67.9 billion	$9.974 billion (net purchase)
Spot Market Net Sales	$11.1 billion	$15.1 billion	Net buyer ($1.9 billion)
Total Forex Purchases	$49.1 billion	–	–
Total Forex Sales	$60.2 billion	–	–
Rupee Depreciation (MoM)	1.16%	–	–
REER (Real Effective Exchange Rate)	102.37 (Feb 2025)	104.84 (Jan 2025)	103.66 (Jan 2024)
Net Forex Position (April–Nov 2024)	Net seller: $36 billion	–	–
USD-INR Exchange Rate (March 17, 2025)	86.44 per dollar	86.57 per dollar (previous close)	–

- **Which country became India's largest source of remittances in 2023–24, according to the RBI survey?**

A) United Arab Emirates
B) United Kingdom
C) Saudi Arabia
D) United States
E) Canada

Answer

D) United States

Event and Location:

- **Event:** RBI's Sixth Round of India's Remittances Survey (2023–24)
- **Date:** March 20, 2025
- **Location:** India

Top Remittance Source Countries:

- **United States:** Contributed 27.7% of India’s total remittances in 2023–24.
- **United Arab Emirates:** Second-largest contributor with 19.2% share.
- **Other Contributors:** UK, Singapore, Canada, and Australia—together over 50% of total inflows.

Decline in GCC Nations' Share:

- **GCC Contribution:** Dropped to 37.9% in 2023–24 from 46.7% in 2016–17.
- **GCC Members Considered:** UAE, Saudi Arabia, Kuwait, Qatar, Oman, Bahrain.

Shift in Migration Patterns:

- **UAE:** Still hosts the largest number of Indian blue-collar workers in construction, hospitality, and healthcare.
- **US:** Attracts more skilled professionals—78% engaged in high-income occupations like management, science, and business.
- **Impact:** Higher-value remittances from fewer but more highly paid migrants in advanced economies.

State-Wise Remittance Trends:

- **Maharashtra:** Now the top recipient state with 20.5% share.
- **Kerala:** Former leader in 2016–17 with 19%, now in second position.
- **Tamil Nadu:** Increased its share from 8% (2016–17) to 10.4% (2023–24).

India's Global Position in Remittances:

- **Global Share:** Rose from 11% (2001) to 14% (2024) in total world remittances.
- **Future Projection:** Expected to reach $160 billion in inflows by 2029.
- **Other Top Recipient Nations:** Mexico, China, Philippines, France, Pakistan, Bangladesh.

Digitalization of Remittance Transfers:

- **Digital Share:** 73.5% of all remittances in 2023–24 came via digital platforms.
- **Tech Tools Used:** Fintech apps, money transfer operators, and mobile banking platforms.
- **Impact:** Lower transaction costs and faster delivery times.

Significance of the Findings:

- **Migration Shift:** Rise in skilled Indian migrants to developed countries.
- **Remittance Quality:** Higher-value transfers from white-collar workers.
- **Gulf Decline:** Reduced dependency on GCC economies for remittance inflows.
- **Tech Transformation:** Digital tools making remittance channels more efficient and inclusive.

Important Terms Explained:

- **Remittances:** Money sent by migrants to their home country, typically to support family and household needs.
- **GCC (Gulf Cooperation Council):** A political and economic alliance of six Middle Eastern countries that have been major destinations for Indian migrant workers.
- **Digital Remittance Platforms:** Fintech and banking tools enabling online international money transfers.

Tabular Summary:

Aspect	Details
Why in News?	US became India's top source of remittances in 2023–24.
Top Remittance Country	United States (27.7%), UAE (19.2%).
GCC Share	37.9% (2023–24), down from 46.7% (2016–17).
Top Recipient States	Maharashtra (20.5%), Kerala, Tamil Nadu.
India's Global Share	14% in 2024, up from 11% in 2001.
Future Projections	$160 billion in remittances by 2029.
Digital Transactions	73.5% of remittances through digital channels.
Migration Trend	Shift from blue-collar in GCC to white-collar in developed countries.

➢ **What is the updated Viability Rating (VR) for Union Bank of India and PNB as per Fitch Ratings?**

A) b
B) bb
C) bb-
D) b+
E) BBB-

Answer
C) bb-

Event and Location:

- **Event:** Fitch Ratings Affirms IDR for Union Bank of India and Punjab National Bank
- **Date:** March 20, 2025
- **Location:** India
- **Banks Rated:** Union Bank of India and Punjab National Bank (PNB)

Long-Term Issuer Default Rating (IDR):

- **Rating:** BBB-
- **Outlook:** Stable

Viability Rating (VR):

- **Previous Rating:** b+
- **Upgraded To:** bb-
- **Reason:** Enhanced financial performance and improved asset quality.

CA FUNSTA

Government Support Rating (GSR):

- **Rating:** BBB-
- **Support Justification:** High systemic importance and strong government backing.

Government Ownership:

- **Union Bank of India:** 75%
- **Punjab National Bank:** 70%

Improved Financial and Risk Profile – Union Bank of India:

- **Asset-Quality Outlook:** Revised to Positive from Stable.
- **Risk Profile Score:** Upgraded to b+ from b.
- **Key Factors:** Better loan diversification and reduced corporate exposure.

Improved Financial and Risk Profile – Punjab National Bank (PNB):

- **Risk Profile Score:** Upgraded to b+ from b.
- **Impaired Loan Ratio:** Declined to 4.1% in 9MFY25 from 5.7% in FY24.
- **Profitability Score:** Upgraded to bb- from b+ due to improved earnings.
- **Key Factor:** Limited exposure to unsecured retail loans.

Significance of the Ratings:

- **Stability Indicator:** Reflects the banks’ strengthened financial fundamentals.
- **Support Expectation:** Reaffirms government's readiness to support systemically important banks.
- **Investor Confidence:** Enhances trust in bank solvency and creditworthiness.

Important Terms Explained:

- **Issuer Default Rating (IDR):** A credit rating that evaluates a bank's ability to meet its financial obligations.
- **Viability Rating (VR):** Reflects a bank's standalone financial strength without government support.
- **Government Support Rating (GSR):** Indicates the level of support expected from the government during financial distress.
- **Impaired Loan Ratio:** Percentage of loans classified as non-performing or at risk of default.

Tabular Summary:

Aspect	Details
Why in News?	Fitch affirms Union Bank & PNB ratings at BBB- with Stable Outlook
Banks Rated	Union Bank of India & Punjab National Bank
IDR Rating	BBB- (Stable Outlook)
Viability Rating (VR)	Upgraded to bb- from b+
GSR	BBB-
Government Ownership	Union Bank: 75%, PNB: 70%
Union Bank Asset Outlook	Revised to Positive from Stable
PNB Impaired Loans	Fell to 4.1% (9MFY25) from 5.7% (FY24)
PNB Profitability Score	Revised to bb- from b+

BANKING AND FINANCE

- **Which state was the first to distribute funds using CBDC under a government scheme?**

A) Rajasthan
B) Maharashtra
C) Odisha
D) Gujarat
E) Karnataka

Answer
C) Odisha

Event and Location:

- **Event:** RBI Explores Government Schemes to Promote CBDC Adoption
- **Date:** March 14, 2025
- **Location:** India

Objective of the Initiative:

- **Promote Digital Currency:** Increase adoption of the Central Bank Digital Currency (CBDC) in India.
- **Government Integration:** Use state government cash transfer schemes to expand CBDC transactions.
- **Testing at Scale:** Evaluate CBDC's feasibility before a nationwide rollout.

Key Developments:

- **Odisha's Subhadra Scheme:**
  - **First Government Scheme** to use CBDC for fund transfers.
  - **Beneficiaries**: Nearly 10 million women in Odisha.
  - **Impact**: Helped banks process high transaction volumes, aiding in user adoption and troubleshooting.
- **Other States Considering CBDC Integration:**
  - Rajasthan, Goa, and others are in discussions to incorporate CBDC in welfare schemes.

Key Developments:

- **CBDC Wallets and Transactions:**
    - **e-Rupee Wallets:** Offered by banks and non-banks for person-to-person and merchant transactions.
    - **Employee Allowances:** Some banks have begun crediting employee allowances to CBDC wallets.
    - **Office Canteen Payments:** Encouraged within banking institutions to promote adoption.

Current Banking Involvement:

- **15 Banks Offering CBDC Wallets, including:**
  - State Bank of India (SBI)
  - HDFC Bank
  - ICICI Bank
  - Bank of Baroda
  - Kotak Mahindra Bank
  - Axis Bank
  - Punjab National Bank (PNB)

Future Plans:

- **More Government Schemes:** Expand CBDC distribution for subsidies and welfare programs.
- **Public Sector Involvement:** Discussions with PSU companies to explore further CBDC use cases.
- **Nationwide Rollout:** RBI will evaluate impact and conduct trials before a full-scale launch.

Significance of the Initiative:

- **Faster CBDC Adoption:** Government schemes ensure quick scaling of digital rupee transactions.
- **Financial Inclusion:** Encourages digital transactions among welfare scheme beneficiaries.
- **System Stability Check:** High-volume transactions help assess security, efficiency, and usability.

Important Terms Explained:

- **CBDC (Central Bank Digital Currency):** A digital version of a country's fiat currency issued and regulated by the central bank.
- **e-Rupee Wallets:** Digital wallets provided by banks for transactions using the RBI-backed digital currency.
- **Subhadra Scheme:** Odisha government's financial assistance program, now integrating CBDC for direct fund transfers.

Tabular Summary:

Aspect	Details
Why in News?	RBI is integrating CBDC with government schemes to boost adoption.
First Scheme to Use CBDC	Odisha's Subhadra Scheme
Other States in Discussion	Rajasthan, Goa, and others
CBDC Wallet Availability	Offered by 15 banks, including SBI, HDFC, ICICI, BOB, PNB
Employee Allowances	Some banks crediting allowances to CBDC wallets
Future Plans	Expand CBDC use in government programs, PSU involvement
Nationwide Rollout	To be announced after trials and impact evaluation

- **What was India's net FDI during April 2024–January 2025?**

A) $11.5 billion
B) $20.2 billion
C) $1.4 billion
D) $67.7 billion
E) $46.1 billion

Answer
C) $1.4 billion

Event and Location:

- **Event:** Decline in India’s Net FDI in 2024–25
- **Date:** March 20, 2025
- **Location:** India

Net FDI Trend:

- **Current Level:** Dropped to $1.4 billion during April 2024–January 2025.
- **Previous Year Comparison:** Declined from $11.5 billion in April 2023–January 2024.

Gross FDI Inflow:

- **Total Inflow:** Rose 12.4% year-on-year to $67.7 billion.
- **Implication:** Despite lower net FDI, India continues to attract substantial gross capital inflow.

Repatriation and Outward FDI:

- **Repatriation:** Increased to $46.1 billion (from $36.9 billion).
- **Outward FDI:** Surged to $20.2 billion (from $11.8 billion), showing Indian firms investing more abroad.

Sectoral Breakdown:

- **Top Sectors Attracting FDI:**
  - Manufacturing
  - Financial services
  - Electricity and other energy sectors
  - Communication services

Sectoral Breakdown:

- **Top Investing Countries:**
    - **FDI Sources:** Over 75% of inflows came from:
        - Singapore
        - Mauritius
        - United States
        - United Arab Emirates
        - Netherlands

India’s Greenfield FDI Status:

- **Global Ranking:** Ranked 2nd globally in announced greenfield FDI projects in 2024.
- **Previous Rank:** Moved up from 6th position in 2020.
- **India’s Share:** Accounted for over $100 billion, i.e., 6% of global greenfield FDI.

Emerging Investment Sectors in India (2024):

- **Metals**
- **Renewable Energy**
- **Semiconductors**

- These three sectors contributed to 60% of announced FDI projects in India.

CA FUNSTA

Important Terms Explained:

- **Net FDI:** Total FDI inflows minus repatriation and disinvestment.
- **Gross FDI:** Total direct investment into a country, regardless of outflows.
- **Outward FDI:** Investment made by Indian entities into foreign businesses.
- **Greenfield Investment:** Investments in new facilities or infrastructure from scratch.

BUSINESS AND ECONOMY

Tabular Summary:

Parameter	2024–25 (Apr–Jan)	2023–24 (Apr–Jan)	Change
Net FDI	$1.4 billion	$11.5 billion	Declined
Gross FDI	$67.7 billion	$60.2 billion	Increased
Repatriation/Disinvestment	$46.1 billion	$36.9 billion	Increased
Outward FDI	$20.2 billion	$11.8 billion	Increased
Top Sectors	Manufacturing, Financial Services, Energy, Communication	–	–
Top Countries	Singapore, Mauritius, US, UAE, Netherlands	–	–
Greenfield FDI Rank	2nd globally	6th in 2020	Improved
India’s Share in Global Greenfield FDI	6% (over $100 billion)	–	–
Top Emerging Sectors	Metals, Renewable Energy, Semiconductors	–	–

BUSINESS AND ECONOMY

- What is the new minimum investment amount for ZCZP instruments on the Social Stock Exchange as per SEBI's latest directive?

A) ₹500
B) ₹2,000
C) ₹1,000
D) ₹5,000
E) ₹10,000

Answer
C) ₹1,000

Event and Location:

- **Event:** SEBI Reduces Minimum Investment in Social Stock Exchange
- **Date:** March 20, 2025
- **Location:** India
- **Regulatory Body:** Securities and Exchange Board of India (SEBI)
- **New Minimum Investment:** ₹1,000 (Reduced from ₹10,000)
- **Instrument Type:** Zero Coupon Zero Principal (ZCZP) Instruments

Purpose of ZCZP Instruments:

- **Funding Mechanism:** Used to raise funds for non-profit organizations (NPOs).
- **Nature of Instrument:** Donation-based; investors do not receive returns or principal repayment.

Implementation and Amendments:

- **Immediate Effect:** The revised investment limit is applicable with immediate effect.
- **Earlier Directives:** Modifies SEBI circular dated September 19, 2022, and its update on December 28, 2023.

Encouraging Retail Participation:

- **Lower Threshold Benefit:** Enables small investors to participate in social finance.
- **Impact:** Expected to increase funding for NPOs in education, healthcare, and social welfare.

Social Stock Exchange (SSE) Overview:

- **Introduction:** Proposed in the Union Budget 2019–20 by Finance Minister Nirmala Sitharaman.
- **Structure:** Functions as a separate segment within existing stock exchanges.
- **Purpose:** Connects social enterprises with donors and investors while ensuring transparency.

SEBI's Vision for SSE:

- **Social Finance Strengthening:** Formalizes funding for social impact projects.
- **Transparency and Reporting:** Ensures high-quality financial and impact disclosures from listed entities.

Important Terms Explained:

- **Zero Coupon Zero Principal (ZCZP):**
  - Donation-based securities that do not offer interest or principal repayment; used to fund social causes through NPOs.
- **Social Stock Exchange (SSE):**
  - A platform that enables NPOs and social enterprises to raise capital from investors looking to fund impact-driven initiatives.

Tabular Summary:

Aspect	Details
Why in News?	SEBI reduced minimum investment in SSE to ₹1,000.
Regulatory Body	Securities and Exchange Board of India (SEBI).
New Investment Limit	₹1,000 (revised from ₹10,000).
Instrument Type	Zero Coupon Zero Principal (ZCZP).
Purpose	Funding NPOs for social causes.
Target Sectors	Education, Healthcare, Social Welfare.
Implementation Date	Immediate effect.
Previous Amendments	September 19, 2022 and December 28, 2023.
SSE Significance	Enhances transparency and funding for social enterprises.

BUSINESS AND ECONOMY

➢ **What new feature has SEBI introduced through its partnership with DigiLocker to assist legal heirs?**

A) Free investment advisory
B) Loan disbursal service
C) Data Access Nominee facility
D) Automatic tax filing
E) Online trading platform

Answer

C) Data Access Nominee facility

Event and Location:

- **Event:** SEBI-DigiLocker Partnership to Reduce Unclaimed Assets
- **Date:** March 20, 2025
- **Location:** India
- **Regulatory Body:** Securities and Exchange Board of India (SEBI)
- **SEBI's Initiative:** Collaboration with DigiLocker to enhance investor protection and reduce unclaimed assets

New Features Introduced:

- **Digital Storage:** Investors can store demat holdings, mutual fund statements, and Consolidated Account Statements (CAS) in DigiLocker.
- **Data Integration:** Expands DigiLocker's utility, which already includes banking, insurance, and NPS documents.

Nomination Facility:

- **Data Access Nominee:** Investors can appoint legal heirs as nominees to access financial records.
- **Post-Demise Access:** Nominees receive read-only access in case of the investor's death, ensuring smooth asset transition.

Automated Notification System:

- **Role of KRAs:** SEBI-registered KYC Registration Agencies notify nominees upon confirmation of investor's death.
- **Automatic Access:** DigiLocker automatically grants view rights to the nominee, enabling quick initiation of asset transfer.

Role of KYC Registration Agencies (KRAs):

- **Verification:** Act as verifiers of the user's death.
- **Facilitation:** Enable swift and secure transition of financial assets to legal heirs.

Investor Benefits:

- **Asset Accessibility:** Ensures easy access to financial documents.
- **Legal Simplification:** Reduces legal barriers for heirs to claim investments.
- **Transparency:** Enhances clarity and security in financial record keeping.
- **Unclaimed Assets:** Helps minimize unclaimed securities and investments.

SEBI's Commitment to Investor Protection:

- **Digital Infrastructure:** Strengthens financial systems through tech integration.
- **User Awareness:** Encourages digital adoption among investors.
- **Ease of Transition:** Ensures assets pass smoothly to rightful beneficiaries.

Important Terms Explained:

- **DigiLocker:** A digital document storage system under the Ministry of Electronics and IT (MeitY) enabling paperless access to verified documents.
- **KYC Registration Agencies (KRAs):** Entities authorized by SEBI to maintain and update KYC records for investors and facilitate nominee notifications.
- **Consolidated Account Statement (CAS):** A combined record of all investments made by an investor in mutual funds and securities.

Tabular Summary:

Aspect	Details
Why in News?	SEBI partnered with DigiLocker to reduce unclaimed assets and protect investors.
Initiative	Secure digital storage of demat, mutual fund statements, and CAS.
New Feature	Data Access Nominee facility for legal heirs.
Notification System	KRAs notify and trigger nominee access upon investor's death.
Role of KRAs	Verification and facilitation of asset transition.
Benefits	Reduced legal hurdles, seamless access, fewer unclaimed assets.
Objective	Enhance investor protection and transparency in asset management.

- Which city is the first to get Urban Company's 'Insta Maids' service?

A) Delhi
B) Bengaluru
C) Hyderabad
D) Mumbai
E) Chennai

Answer
D) Mumbai

Event and Location:

- **Event:** Urban Company Introduces ‘Insta Maids’ Service
- **Date:** March 15, 2025
- **Location:** Mumbai, India

About Insta Maids:

- **Objective:** Aims to organize India's largely unstructured house help industry.
- **Service Features:** Offers 15-minute maid services for cleaning, mopping, utensil washing, and cooking preparation.
- **Target Audience:** Households seeking quick and efficient domestic help.

Pricing Details:

- **Introductory Offer:** ₹49 per hour (limited-time).
- **Future Pricing:** Expected to increase as service scales.
- **Original Advertised Price:** ₹245 per hour (as per company's newspaper ad).

Earnings & Benefits for House Helps:

- **Hourly Wage:** ₹150-180 per hour.
- **Monthly Income Estimate:** ₹20,000 for 132 hours per month (22 days × 6 hours/day).
- **Additional Perks:**
  - Free health insurance
  - Life and accidental insurance for job safety

Expansion Plans:

- Currently available in Mumbai as a pilot project.
- Plans to expand to other Indian metro cities based on success.

BUSINESS AND ECONOMY

Important Terms Explained:

- **Quick Commerce:** A business model offering instant services (usually within minutes) using technology-driven platforms.
- **Gig Economy:** A labor market characterized by freelance, on-demand, or short-term work rather than permanent employment.
- **Urban Company**: India’s leading online marketplace for home and personal services, including beauty, cleaning, and repair work.

Tabular Summary:

Aspect	Details
Why in News?	Urban Company launched Insta Maids service in Mumbai.
Service Features	15-minute home help services like cleaning and cooking prep.
Introductory Price	₹49 per hour (limited-time offer).
Expected Future Pricing	₹245 per hour (as per newspaper ad).
City of Launch	Mumbai (Pilot project).
Earnings for Maids	₹150-180 per hour, ₹20,000 per month for 132 hours.
Expansion Plans	Other metro cities to follow based on demand.
Public Response	Mixed—pricing welcomed, but term "maid" criticized.

APPOINTMENTS

➢ **When does Deena Mehta's second term as Independent Director of Fino Payments Bank begin?**

A) March 1, 2025
B) March 18, 2025
C) March 19, 2025
D) April 1, 2025
E) March 31, 2025

Answer

C) March 19, 2025

APPOINTMENTS

Event and Location:

- **Event:** Re-appointment of Deena Mehta as Independent Director at Fino Payments Bank
- **Date:** March 19, 2025
- **Location:** India
- **Position:** Independent Director, Fino Payments Bank
- **Re-appointment Term:** March 19, 2025 – March 18, 2028
- **Approval Authority:** Board of Directors, Fino Payments Bank

APPOINTMENTS

Professional Qualifications:

- **Chartered Accountant (CA):** Qualified finance professional.
- **Postgraduate Diploma in Securities Law:** Specialization in regulatory framework.
- **Master in Management Studies (MMS – Finance):** Expertise in financial management.

APPOINTMENTS

Key Contributions to Capital Markets:

- **BOLT System at BSE:** Played a key role in implementing the BSE Online Trading platform.
- **CDSL Establishment:** Instrumental in launching Central Depository Services Ltd.
- **Clearing Corporation BOISL:** Contributed to the streamlining of operations.
- **Board Service:** Served on the BSE Board for 9 years, including as Vice President and President.

APPOINTMENTS

Significance of the Re-appointment:

- **Strategic Value:** Brings vast experience in financial markets and governance to Fino Payments Bank.
- **Growth Contribution:** Expected to assist in financial planning and long-term strategy.
- **Investor Confidence:** Her reappointment reinforces trust in FPB's leadership and compliance standards.

APPOINTMENTS

Important Terms Explained:

- **Independent Director:** A board member not involved in the daily operations of the company, tasked with providing unbiased oversight and governance.
- **BOLT (BSE Online Trading):** India's first electronic trading system implemented by the Bombay Stock Exchange.
- **CDSL (Central Depository Services Ltd.):** One of India's leading securities depositories that holds financial securities in electronic form.

APPOINTMENTS

Tabular Summary:

Aspect	Details
Why in News?	Deena Mehta re-appointed as Independent Director of Fino Payments Bank.
Position	Independent Director, FPB
Re-appointment Term	March 19, 2025 – March 18, 2028
Approval Authority	FPB Board of Directors
Education	CA, PG Diploma in Securities Law, MMS (Finance)
Key Contributions	BOLT setup, CDSL launch, BOISL streamlining
Previous Roles	9-year BSE Board tenure, VP and President of BSE

APPOINTMENTS

➢ **Which department will Indranil Bhattacharyya oversee as Executive Director at RBI?**

A) Financial Inclusion and Development Department
B) Banking Regulation Department
C) Department of Economic and Policy Research
D) Monetary Policy Department
E) Department of Currency Management

Answer
C) Department of Economic and Policy Research

APPOINTMENTS

Event and Location:

- **Event:** Appointment of Indranil Bhattacharyya as Executive Director of RBI
- **Date:** March 19, 2025
- **Location:** India
- **Position:** Executive Director (ED), Reserve Bank of India
- **Department Assigned:** Department of Economic and Policy Research (DEPR)

APPOINTMENTS

Professional Background:

- **Years of Service:** Nearly three decades of experience at the RBI.
- **Previous Roles:**
  - Adviser, Monetary Policy Department
  - Senior Economist, Department of Economic and Policy Research
  - Role in International Department managing India’s global economic relations

APPOINTMENTS

International Experience:

- **Qatar Central Bank:** Served as economic expert in the Governor's Technical Office from 2009 to 2014.
- **Focus Areas:** Economic policy advisory and macroeconomic analysis.

Educational Background:

- **Postgraduate Degree:** Economics
- **Institution:** Jawaharlal Nehru University (JNU), New Delhi

APPOINTMENTS

Research Interests:

- **Monetary Theory and Policy:** Focused on inflation, liquidity, and interest rate strategies.
- **Financial Markets:** Studied market microstructures and capital flows.
- **Fiscal Policy:** Linked public spending to macroeconomic growth.

APPOINTMENTS

Roles and Responsibilities as ED:

- **Policy Leadership:** Guide formulation of monetary policy inputs.
- **Research Oversight:** Supervise macroeconomic and financial research.
- **Fiscal Impact Assessment:** Analyze the effects of fiscal measures on the economy.
- **Global Trends Monitoring:** Track international developments influencing Indian markets.

APPOINTMENTS

Significance of the Appointment:

- **Strategic Timing:** Comes during global economic uncertainty and inflation pressures.
- **Policy Strengthening:** His expertise supports RBI's economic strategy and decision-making.
- **Stability Contribution:** Enhances research-led policy for sustainable financial stability.

APPOINTMENTS

Important Terms Explained:

- **Department of Economic and Policy Research (DEPR):** RBI’s key research wing responsible for macroeconomic analysis and policy inputs.
- **Executive Director (RBI):** Senior official overseeing core departments, contributing to high-level policy and operational strategies.

APPOINTMENTS

Tabular Summary:

Aspect	Details
Why in News?	Indranil Bhattacharyya appointed Executive Director of RBI.
Effective Date	March 19, 2025
Department Assigned	Department of Economic and Policy Research (DEPR)
Experience	Nearly 30 years in RBI
International Role	Economic expert at Qatar Central Bank (2009–2014)
Education	PG in Economics, JNU New Delhi
Responsibilities	Monetary policy, macro research, fiscal analysis
Significance	Strengthens RBI's policy-making and economic stability

AWARDS

➢ **Who presented the Ramnath Goenka Excellence in Journalism Awards 2025?**

A) Narendra Modi
B) Draupadi Murmu
C) Jagdeep Dhankhar
D) Smriti Irani
E) Rajnath Singh

Answer
B) Draupadi Murmu

AWARDS

Event and Location:

- **Event:** Ramnath Goenka Excellence in Journalism Awards 2025
- **Date:** March 20, 2025
- **Location:** India
- **Presented By:** President Droupadi Murmu

AWARDS

Purpose of the Awards:

- **Recognition of Excellence:** Honors journalists for commitment to truth, integrity, and fearless reporting.
- **Democratic Importance:** Celebrates journalism as a pillar of democracy and public accountability.

AWARDS

Tribute to Ramnath Goenka:

- **Press Freedom Legacy:** Remembered for his resistance to censorship during the Emergency.
- **Historical Connection:** Noted for his support to Mahatma Gandhi and social causes.

AWARDS

Ground Reporting & Research:

- **Newsroom Reform:** Urged media houses to invest in investigative reporting.
- **Dr. APJ Abdul Kalam's Vision:** Emphasized need for research wings in newsrooms.
- **Core Message:** Field journalism is the soul of democratic media.

Challenges in Media Funding:

- **Profit vs. Integrity:** Addressed conflict between revenue generation and public service journalism.
- **Reader-Centric Journalism:** Called for media to prioritize the interests of readers and truth.

AWARDS

AI and Deepfakes in Journalism:

- **Misinformation Threat:** Warned about the dangers of AI-generated fake content.
- **Human Values:** Stressed empathy and values as journalism's enduring strengths.
- **Youth Education:** Encouraged critical thinking to resist digital manipulation.

Regional Journalism Recognition:

- **Language Diversity:** Applauded efforts in regional languages for representing grassroots issues.

AWARDS

Final Remarks by the President:

- **Value-Based Journalism:** Reiterated that journalism rooted in human values will never disappear.
- **Democratic Impact:** The awards strengthen democracy by recognizing impactful journalism.

AWARDS

Important Terms Explained:

- **Ground Reporting:** On-field journalism that directly covers events and communities.
- **Data Access Nominee:** A designated person who gains limited access to digital records after the holder’s death (used in DigiLocker context).
- **Deepfakes:** AI-generated fake videos or images that distort reality and threaten information credibility.

Tabular Summary:

Aspect	Details
Why in News?	President Murmu presented the Ramnath Goenka Journalism Awards 2025.
Organized By	The Indian Express Group.
Presented By	President Droupadi Murmu.
Significance	Honors integrity, ground reporting, and impactful journalism.
Legacy of Goenka	Known for defending press freedom during the Emergency.
Major Themes	Ground reporting, AI challenges, funding, and democratic role.
Recognition Areas	Print, digital, broadcast, investigative, photojournalism, and books.
Language Representation	National and regional languages acknowledged.
Democracy Impact	Journalism celebrated as vital to India's democratic structure.

- **Where was the 9th India-Australia Defence Policy Talks held in March 2025?**

A) Sydney
B) Mumbai
C) Canberra
D) New Delhi
E) Bengaluru

Answer
D) New Delhi

Event and Location:

- **Event:** 9th India-Australia Defence Policy Talks
- **Date:** March 17, 2025
- **Location:** New Delhi, India
- **Indian Representative:** Amitabh Prasad, Joint Secretary, Ministry of Defence
- **Australian Representative:** Bernard Philip, First Assistant Secretary, International Policy Division

Key Agendas Discussed:

- **Interoperability:** Deepening defence coordination across maritime, land, and air domains.
- **Maritime Cooperation:** Focused on maritime domain awareness and reciprocal information sharing.
- **Defence Industry Collaboration:** Emphasis on joint ventures in defence manufacturing and technology.
- **Strategic Engagement:** Agreed on mutual deployments to strengthen bilateral strategic presence.

Review of Previous Defence Dialogues:

- **2+2 Ministerial Dialogue:** Held in November 2023.
- **Inter-sessional 2+2 Consultations:** Conducted in October 2024.
- **Annual Leaders' Summit:** Held in November 2024.

Defence Exercises and Agreements:

- **Joint Exercises:** Acknowledged increased complexity and frequency of joint military drills.
- **Defence Trade:** Discussed finalising agreements to boost bilateral defence trade.
- **Exposition Participation:** Committed to participation in each other's defence expos.

Future Defence Cooperation:

- **2+2 Ministerial Dialogue:** Scheduled to be hosted by Australia in 2025.
- **Science & Tech Partnerships:** Focus on R&D in defence technologies and platforms.
- **Strategic Partnership:** Strengthening comprehensive strategic partnership through joint initiatives.

INTERNATIONAL AFFAIRS

Australian Delegation's Visit:

- **Mazagon Dock Visit:** Planned visit to Mazagon Dock Shipbuilders Ltd., Mumbai.
- **High-Level Meetings:** Scheduled meeting with India's Defence Secretary Rajesh Kumar Singh.

Important Terms Explained:

- **2+2 Ministerial Dialogue:** A strategic dialogue format involving Defence and Foreign Ministers of both nations to review and guide bilateral security cooperation.
- **Maritime Domain Awareness (MDA):** The effective understanding of any maritime activity that could impact a nation's security, economy, or environment.
- **Defence Interoperability:** The ability of two armed forces to operate together through joint exercises, shared technology, and communication systems.

Tabular Summary:

Aspect	Details
Why in News?	India and Australia deepened defence interoperability across all domains.
Event	9th India-Australia Defence Policy Talks
Date	March 17, 2025
Location	New Delhi, India
Indian Representative	Amitabh Prasad
Australian Representative	Bernard Philip
Main Focus	Maritime domain awareness, reciprocal info-sharing, and defence tech collaboration
Past Meetings Reviewed	2+2 Dialogue (Nov 2023), Inter-sessional talks (Oct 2024), Leaders' Summit (Nov 2024)
Future Plans	2+2 Dialogue in Australia (2025), enhanced defence trade and R&D ties
Delegation Activity	Visit to Mazagon Dock, meeting with Defence Secretary

- **What is the estimated project cost for the Namrup-IV Fertilizer Plant?**

A) ₹8,500 crore
B) ₹9,750 crore
C) ₹10,601.40 crore
D) ₹11,200 crore
E) ₹12,000 crore

Answer
C) ₹10,601.40 crore

NATIONAL AFFAIRS

Event and Location:

- **Event:** Cabinet Approval for Namrup-IV Fertilizer Plant
- **Date:** March 20, 2025
- **Location:** Brahmaputra Valley Fertilizer Corporation Limited (BVFCL), Namrup, Assam

Project Overview:

- **Project Name:** Namrup-IV Fertilizer Plant.
- **Type:** Brownfield Ammonia-Urea Complex.
- **Annual Urea Capacity:** 12.7 Lakh Metric Tonnes (LMT).
- **Total Cost:** ₹10,601.40 crore.
- **Debt-Equity Ratio:** 70:30.
- **Implementation Timeline:** 48 months.

Equity Participation in Joint Venture (JV):

- **Government of Assam:** 40%.
- **Brahmaputra Valley Fertilizer Corporation Limited (BVFCL):** 11%.
- **Hindustan Urvarak & Rasayan Limited (HURL):** 13%.
- **National Fertilizers Limited (NFL):** 18%.
- **Oil India Limited (OIL):** 18%.
- **BVFCL's Contribution:** Tangible assets.

Cabinet Approvals:

- **Establishment:** Namrup-IV Fertilizer Plant as a Brownfield Ammonia-Urea Complex.
- **Guideline Relaxation:** Exemption for NFL's 18% equity participation under Department of Public Enterprises (DPE) rules.
- **Oversight Committee:** Formation of an Inter-Ministerial Committee (IMC) to monitor project implementation.

Strategic Importance:

- **Urea Production:** Enhances domestic fertilizer output in the North-Eastern region.
- **Import Reduction:** Reduces dependency on imported Urea.
- **Self-Reliance:** Aligns with India’s Atmanirbhar Bharat initiative in fertilizer production.
- **Agricultural Support:** Ensures fertilizer availability for Assam, Bihar, West Bengal, Eastern Uttar Pradesh, and Jharkhand.
- **Technology Advancement:** Improves energy efficiency through modern technology.
- **Employment Generation:** Creates direct and indirect job opportunities.

Important Terms Explained:

- **Brownfield Project:** Development or expansion of an existing facility rather than constructing a new one.
- **New Investment Policy (NIP) 2012:** Government policy aimed at attracting private and public investments in the fertilizer sector.
- **Debt-Equity Ratio:** Financial metric indicating project funding structure, with 70% debt and 30% equity in this case.

Tabular Summary:

Aspect	Details
Why in News?	Cabinet approved Namrup-IV Fertilizer Plant in Assam.
Project Name	Namrup-IV Fertilizer Plant.
Location	BVFCL, Namrup, Assam.
Type	Brownfield Ammonia-Urea Complex.
Annual Urea Capacity	12.7 Lakh Metric Tonnes (LMT).
Total Cost	₹10,601.40 crore.
Debt-Equity Ratio	70:30.
Implementation Timeline	48 months.
JV Equity Structure	Assam Govt (40%), BVFCL (11%), HURL (13%), NFL (18%), OIL (18%).
Key Benefits	Boosts Urea production, reduces imports, creates jobs, improves fertilizer supply in Eastern India.

- **What is the total budgetary allocation for the Revised Rashtriya Gokul Mission?**

A) ₹2,500 crore
B) ₹3,000 crore
C) ₹3,400 crore
D) ₹4,000 crore
E) ₹4,500 crore

Answer
C) ₹3,400 crore

Event and Location:

- **Event:** Cabinet Approval for Revised Rashtriya Gokul Mission
- **Date:** March 20, 2025
- **Location:** India

Financial Allocation:

- **Total Outlay:** ₹3,400 crore under the 15th Finance Commission cycle (2021-22 to 2025-26).
- **Additional Allocation:** ₹1,000 crore for the revised scheme.

New Initiatives Added:

- **Heifer Rearing Centres:** One-time 35% assistance for establishing 30 housing facilities for 15,000 heifers.
- **Interest Subvention:** 3% subvention for High Genetic Merit (HGM) IVF heifers on loans taken from milk unions, banks, or financial institutions.

Ongoing Key Activities:

- **Artificial Insemination (AI) Network:** Strengthening AI and semen stations.
- **Breed Improvement:** Accelerated genetic advancement using sex-sorted semen.
- **Bull Production Programmes:** Implemented for improving indigenous cattle breeds.
- **Farmer Skill Development:** Training and awareness initiatives for livestock farmers.
- **Livestock Centres of Excellence:** Establishment of research and breeding centres.
- **Cattle Breeding Farms:** Strengthening of Central Cattle Breeding Farms.

Impact of Rashtriya Gokul Mission:

- **Milk Production Growth:** 63.55% increase over the last 10 years.
- **Milk Availability:** Increased from 307g/day (2013-14) to 471g/day (2023-24).
- **Productivity Improvement:** 26.34% increase in the last decade.
- **AI & IVF Coverage:** 8.39 crore animals covered under Nationwide AI Programme (NAIP).
- **Farmer Beneficiaries:** 5.21 crore farmers benefited through free AI services in 605 districts.
- **IVF Labs:** 22 labs established under State Livestock Boards (SLBs) and Universities.
- **HGM Calves Born:** 2541 calves produced through IVF technology.

Technological Advancements:

- **Gau Chip & Mahish Chip:** Genomic chips developed **by NDDB and ICAR-NBAGR** for indigenous bovines.
- **Gau Sort:** Indigenously developed sex-sorted semen technology by NDDB.

Livelihood & Economic Impact:

- **Farmer Incomes:** Increased through improved milk productivity.
- **Dairy Farmers Benefiting:** 8.5 crore farmers engaged in dairy farming.
- **Indigenous Breed Preservation:** Systematic scientific interventions in bull production.

Important Terms Explained:

- **Rashtriya Gokul Mission (RGM):** A Central Sector scheme to conserve and improve indigenous cattle breeds.
- **Artificial Insemination (AI):** A breeding method that enhances genetic improvement in livestock.
- **Sex-Sorted Semen:** Technology used to ensure the birth of female calves, boosting milk production.

Tabular Summary:

Aspect	Details
Why in News?	Cabinet approved the Revised Rashtriya Gokul Mission with ₹3,400 crore allocation.
Scheme Name	Rashtriya Gokul Mission (RGM).
Total Allocation	₹3,400 crore (2021-22 to 2025-26).
Additional Outlay	₹1,000 crore (Revised RGM).
New Components	35% assistance for Heifer Rearing Centres (30 housing facilities for 15,000 heifers).
Milk Production Growth	63.55% increase in 10 years.
Milk Availability	307g/day (2013-14) → 471g/day (2023-24).
AI & IVF Interventions	8.39 crore animals covered, 22 IVF labs, 2541 HGM calves born.
Farmer Beneficiaries	5.21 crore farmers through AI services.
Technological Innovations	Gau Chip, Mahish Chip, Gau Sort (sex-sorted semen).
Overall Impact	Increased milk productivity, enhanced farmer incomes, and genetic improvement of indigenous cattle.

- What is the incentive rate for banks on UPI transactions below ₹2,000?

A) 0.10%
B) 0.12%
C) 0.15%
D) 0.18%
E) 0.20%

Answer
C) 0.15%

NATIONAL AFFAIRS

Event and Location:

- **Event:** Cabinet Approval for ₹1,500 Crore UPI Incentive Scheme
- **Date:** March 20, 2025
- **Location:** India

Scheme Approval:

- **Total Outlay:** ₹1,500 crore for FY 2024–25.
- **Eligible Transactions:** UPI payments below ₹2,000.

Incentive for Small Transactions:

- **Incentive Rate:** 0.15% of transaction value for UPI payments below ₹2,000.
- **Bank Performance:** 20% of the incentive is linked to UPI infrastructure reliability.

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No Incentive for Large Transactions:

- **Exclusion:** Payments above ₹2,000 will not qualify for incentives.

Encouraging UPI Expansion:

- **Merchant Benefits:** Promotes UPI acceptance without merchant fees.
- **Comparison with Cards:** Unlike card transactions that have fees, UPI remains free for merchants.

Gradual Reduction in Government Outlay:

- **UPI Growth Strategy:** The government plans to balance UPI expansion while reducing fiscal expenditure.
- **Transaction Target:** ₹20,000 crore in total UPI transaction volumes for FY 2024-25.

Previous Year’s Payouts:

- **FY 2023-24 Incentives:** ₹3,631 crore allocated, including RuPay debit card incentives.

Important Terms Explained:

- **UPI (Unified Payments Interface):** A real-time digital payment system that enables instant transactions between bank accounts.
- **RuPay Debit Card Incentives:** Government-backed incentives to promote domestic card transactions.

Tabular Summary:

Aspect	Details
Why in News?	Cabinet approved ₹1,500 crore UPI incentive scheme for banks.
Scheme Approval	₹1,500 crore incentive for FY 2024–25.
Eligible Transactions	UPI payments below ₹2,000.
Incentive Rate	0.15% of the transaction value.
Bank Performance Link	20% of the incentive depends on UPI reliability.
Exclusions	Payments above ₹2,000 not eligible.
Objective	Expand UPI adoption, support small merchants.
Total Transaction Target	₹20,000 crore in FY 2024-25.
FY 2023-24 Incentives	₹3,631 crore (including RuPay incentives).

NATIONAL AFFAIRS

- **Which of the following nuclear power plants will be the largest in India once completed?**

A) Kakrapar Nuclear Plant
B) Tarapur Atomic Power Station
C) Kudankulam Nuclear Power Plant
D) Jaitapur Nuclear Power Plant
E) Gorakhpur Nuclear Power Project

Answer
D) Jaitapur Nuclear Power Plant

NATIONAL AFFAIRS

Event and Location:

- **Event:** Launch of Jaitapur and Gorakhpur Nuclear Power Projects
- **Date:** March 20, 2025
- **Location:** Jaitapur, Maharashtra and Gorakhpur, Haryana

Gorakhpur Nuclear Power Project (Haryana):

- **Regional Significance:** First nuclear facility in North India.
- **Location Detail:** Fatehabad District, Haryana.
- **Infrastructure Goal:** Strengthens India’s nuclear reach and infrastructure.

Jaitapur Nuclear Power Plant (Maharashtra):

- **Scale:** Will be the largest nuclear power plant in India.
- **Reactor Capacity:** Six reactors of 1,730 MW each.
- Total Capacity: 10,380 MW.
- **National Contribution:** Will contribute 10% of India's 100 GW nuclear energy target by 2047.

Environmental and Safety Measures:

- **Clearance Status:** Environmental clearance expired in December 2022; under renewal.
- **Marine Safety:** Government assures no major risk to marine life or local communities.
- **Seismic Risk:** Site is in a seismic zone; comprehensive safety measures in place.
- **Research:** Multiple evidence-based studies confirm safety compliance.

Nuclear Liability and Financial Safeguards:

- **Regulatory Framework:** Governed under the Civil Liability for Nuclear Damage (CLND) Act.
- **Financial Safety:** ₹1,500 crore insurance pool created for compensation.
- **Global Alignment:** Complies with international nuclear liability standards.

Government's Policy Shift:

- **Private Sector Entry:** Policy change allows private players to participate in nuclear projects.
- **Clean Energy Focus:** Nuclear power identified as vital for India's net-zero target by 2070.
- **Global Standing:** Enhances India's role as a leader in nuclear technology development.

NATIONAL AFFAIRS

Important Terms Explained:

- **CLND (Civil Liability for Nuclear Damage):** Indian law that holds the operator financially liable for any nuclear incident.
- **Net-Zero Emissions:** A climate goal where greenhouse gas emissions are balanced by absorption or elimination of emissions by 2070.

Tabular Summary:

Aspect	Details
Why in News?	India progressing in nuclear energy via Jaitapur & Gorakhpur projects.
New Nuclear Projects	Jaitapur (Maharashtra) and Gorakhpur (Haryana).
Gorakhpur Project	First nuclear plant in North India.
Jaitapur Capacity	10,380 MW (6 reactors of 1,730 MW each).
Energy Contribution	10% of India's 100 GW target by 2047.
Environmental Clearance	Expired in Dec 2022, under renewal.
Safety Concerns	Seismic zone measures and environmental studies ensure safety.
Nuclear Liability	₹1,500 crore insurance pool under CLND.
Private Sector Role	Now allowed in nuclear expansion.
Long-term Goal	Achieve net-zero emissions by 2070.

- **Which central ministry funds the ‘Watan Ko Jano’ programme?**

A) Ministry of Culture
B) Ministry of Youth Affairs and Sports
C) Ministry of Education
D) Ministry of Home Affairs
E) Ministry of Skill Development

Answer

D) Ministry of Home Affairs

NATIONAL AFFAIRS

Event and Location:

- **Event:** 'Watan Ko Jano' Programme to Promote National Integration
- **Date:** March 20, 2025
- **Location:** Jammu and Kashmir, India
- **Implemented By:** Government of Jammu and Kashmir
- **Funded By:** Ministry of Home Affairs, Government of India

NATIONAL AFFAIRS

Objective of the Programme:

- **National Integration:** Encourages Kashmiri youth to understand and embrace India's cultural diversity.
- **Educational Exposure:** Enables visits to historical, scientific, and industrial landmarks across India.
- **Technological Awareness:** Introduces youth to modern innovations and research hubs.
- **Personality Development:** Improves leadership, communication, and confidence through interactive learning.
- **Social Harmony:** Fosters a sense of unity, patriotism, and national pride.

NATIONAL AFFAIRS

Complementary Skill Development Initiatives:

- **Mission Youth:**
  - **Aim**: Empowers youth with entrepreneurship and skill development support.
  - **Focus Areas**: Career building, financial assistance, and bridging the gap between academics and industry.
- **Mission Yuva:**
  - **Aim**: Enhances both technical and soft skills among youth.
  - **Features**: Offers financial literacy, career guidance, and vocational training for employment readiness.

Complementary Skill Development Initiatives:

- **Kashmiri Youth Exchange Programme (KYEP):**
    - **Organizer**: Nehru Yuva Kendra Sangathan (NYKS)
    - **Purpose**: Promotes cultural exchange and national integration.

Key Activities under KYEP:

- **Cultural and Educational Sessions:** Seminars, discussions, and school interactions.
- **Industrial Visits:** Exposure to production units and businesses across India.
- **Exhibitions:** Showcases Kashmiri handicrafts, cuisine, and local talent.
- **Skill Workshops:** Entrepreneurship training and career-building sessions.
- **Patriotic Events:** Programs to nurture national identity and belonging.

Government’s Vision for Kashmiri Youth:

- **Inclusivity:** Connects Kashmiri youth with India’s development journey.
- **Empowerment:** Equips them with employable skills and career opportunities.
- **Unity:** Encourages integration, reducing regional and cultural gaps.

Important Terms Explained:

- **Watan Ko Jano Programme:** A youth exposure initiative that introduces underprivileged Kashmiri children to the culture, history, and development of India.
- **Mission Youth & Mission Yuva:** Flagship vocational and skill development programmes designed to empower youth in Jammu and Kashmir.
- **Nehru Yuva Kendra Sangathan (NYKS):** An autonomous body under the Ministry of Youth Affairs and Sports, focused on youth empowerment and engagement.

Tabular Summary:

Aspect	Details
Why in News?	Watan Ko Jano promotes national integration for Kashmiri youth.
Funded By	Ministry of Home Affairs, Government of India
Implemented By	Government of Jammu and Kashmir
Programme Type	Youth exposure and integration initiative
Skill Schemes Involved	Mission Youth, Mission Yuva
Exchange Programme	Kashmiri Youth Exchange Programme (KYEP) by NYKS
Impact	Enhances skills, unity, patriotism, and cultural awareness
Government's Vision	Self-reliant and confident Kashmiri youth integrated with national growth

- **Which corporation signed an MoU with Microsoft for AI skill development in Andhra Pradesh?**

A) Andhra Pradesh Electronics Development Authority
B) Andhra Pradesh Technology Mission
C) AP State Skill Development Corporation
D) AP Digital Transformation Agency
E) Andhra Knowledge Commission

Answer

C) AP State Skill Development Corporation

Event and Location:

- **Event:** Microsoft Signs MoU with APSSDC for AI Skilling
- **Date:** March 13, 2025
- **Location:** Vijayawada, Andhra Pradesh

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Objective of the MoU:

- **AI Skilling:** Impart foundational and vocational skills in Artificial Intelligence and advanced technologies.
- **Target Group:** Secondary school students and youth.
- **Industry Readiness:** Equip learners with employable skills relevant to IT and tech-based industries.

Organisations Involved:

- **Microsoft:** Global technology firm contributing expertise and curriculum support.
- **AP State Skill Development Corporation (APSSDC):** State body facilitating vocational training.

Signing Ceremony Details:

- **Venue:** Andhra Pradesh Secretariat
- **In Presence of:** Nara Lokesh, Minister for IT, Electronics & Communication and HRD

Significance of the Partnership:

- **Workforce Development:** Aims to create a future-ready skilled talent pool.
- **Vocational Education Integration:** Includes AI training within school-level vocational education.
- **Economic Boost:** Supports state’s goal to become a technology-driven economy.

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Important Terms Explained:

- **MoU (Memorandum of Understanding):** A formal agreement between two or more parties outlining mutual goals and responsibilities.
- **APSSDC (AP State Skill Development Corporation):** A nodal agency of Andhra Pradesh for facilitating industry-aligned skill training programs.
- **Artificial Intelligence (AI):** A branch of technology focused on building machines and software that simulate human intelligence.

NATIONAL AFFAIRS

Tabular Summary:

Aspect	Details
Why in News?	APSSDC signed MoU with Microsoft for AI skilling
Date of Agreement	March 13, 2025
Location	Vijayawada, Andhra Pradesh
Signed By	Microsoft & APSSDC
In Presence of	Minister Nara Lokesh
Objective	AI and advanced tech training for students and youth
Implementation Area	Vocational education across AP schools
Target Beneficiaries	Secondary school children and youth
Expected Outcome	Future-ready skilled workforce in AI and tech

- **According to Bain & Company, how many AI jobs could open up in India by 2027?**

A) 1.2 million
B) 2.3 million
C) 3.5 million
D) 4 million
E) 5 million

Answer
B) 2.3 million

Event and Location:

- **Event:** AI Talent Shortage Report by Bain & Company
- **Date:** March 11, 2025
- **Location:** India

Key Findings of the Report:

- **AI Job Growth:** Over 2.3 million new AI-related jobs expected in India by 2027.
- **Talent Pool Growth:** India's AI workforce projected to reach 1.2 million skilled professionals.
- **Talent Gap:** Demand will exceed supply by nearly 1 million AI workers.

NATIONAL AFFAIRS

Barriers to AI Adoption in India (Survey Findings):

- **Lack of in-house AI expertise** (44%)
- **Quality & accuracy concerns** (44%)
- **Data security & privacy issues** (38%)
- **Unstructured company data** (32%)
- **Unproven ROI on generative AI** (29%)

Global AI Talent Shortages:

- **Germany:** Biggest AI talent gap, with 70% of AI jobs unfilled by 2027.
- **United States:** One in two AI jobs expected to be unfilled by 2027.
- **United Kingdom & Australia:** Shortfalls of 150,000 and 60,000 AI professionals, respectively.

Need for Reskilling & Upskilling:

- **AI job postings** have increased by 21% annually since 2019.
- **Compensation for AI professionals** has grown 11% per year.
- Companies must move beyond traditional hiring and prioritize AI training.

Bain & Company's Recommendations:

- **Reskilling the Workforce:** Invest in AI education and training.
- **Upskilling Existing Talent:** Train employees in emerging AI tools.
- **Innovation-Driven Hiring:** Focus on fostering AI research and development.

Important Terms Explained:

- **Generative AI:** A type of AI that creates content, including text, images, and code, using machine learning models.
- **AI Talent Gap:** The shortfall between the demand for AI professionals and the available skilled workforce.
- **Upskilling:** Teaching employees new AI-related skills to keep them competitive in the job market.
- **Reskilling:** Training workers in completely new AI roles to fill industry shortages.

Tabular Summary:

Aspect	Details
Why in News?	India faces 1 million AI talent shortfall by 2027.
Total AI Jobs by 2027	2.3 million
Available AI Workforce	1.2 million
Talent Gap	~1 million workers
Key Barriers to AI Adoption	Lack of expertise, security concerns, ROI uncertainty
Global AI Talent Shortages	Germany (70% gap), US (50% gap), UK (150,000 jobs unfilled)
AI Job Posting Growth	21% annually since 2019
Salary Growth in AI Sector	11% per year

QUICK RECALL

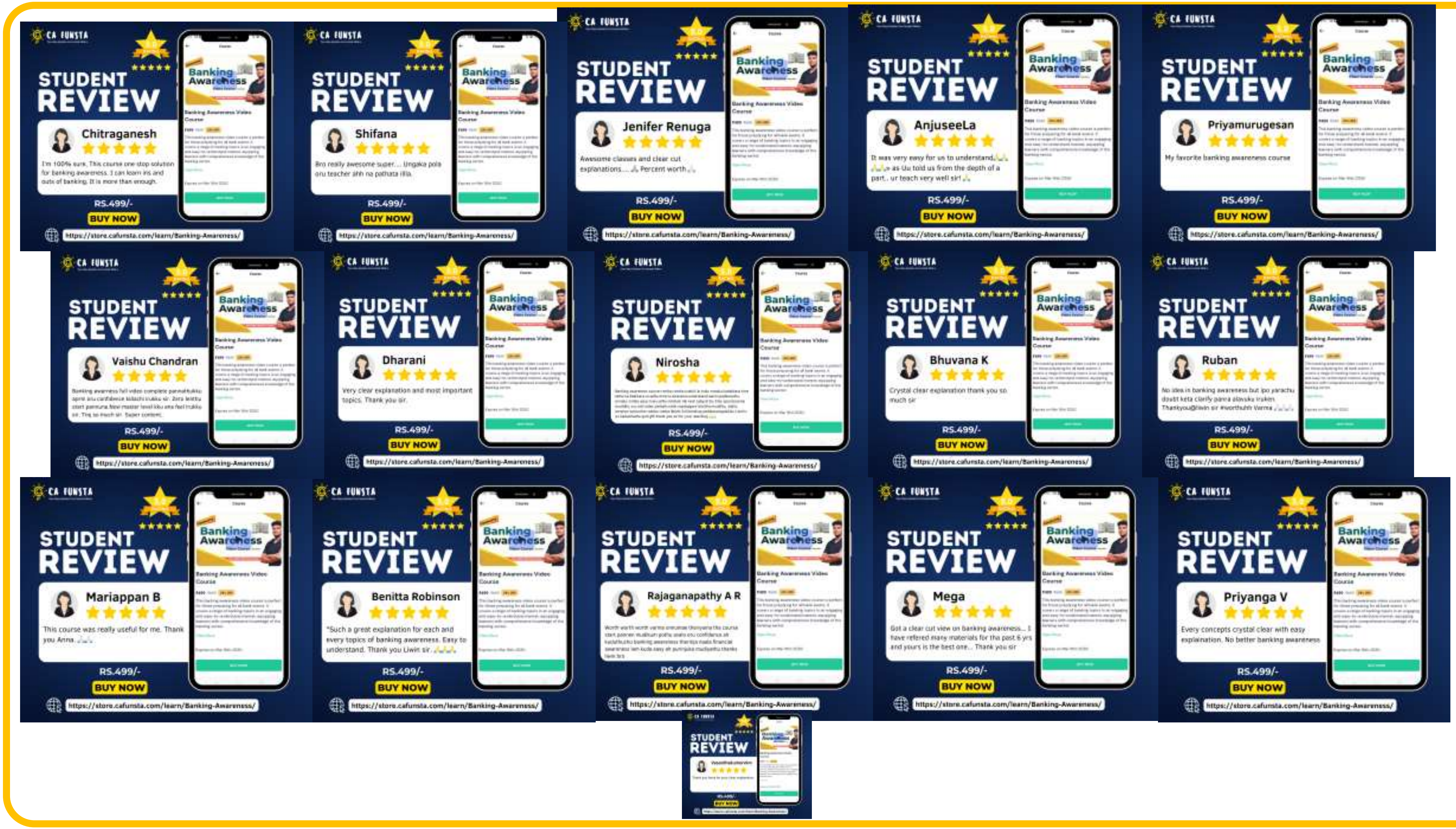
- World Sparrow Day is celebrated annually on March 20.
- UN celebrates French Language Day on March 20 every year.
- International Day of Happiness is observed every year on March 20.
- BCCI awarded ₹58 crore to Team India after ICC Champions Trophy 2025 win.
- Finland was ranked the world's happiest country for the eighth consecutive year.
- RBI's net short position in the forward market rose to $77.5 billion in January 2025.
- The US overtook the UAE as India's largest remittance source in 2023–24.
- Fitch affirmed IDR of Union Bank and PNB at BBB- with a Stable Outlook.
- RBI is leveraging government schemes to drive CBDC adoption.

QUICK RECALL

- India's net FDI dropped to $1.4 billion in April 2024–January 2025.
- SEBI reduced the minimum investment in SSE from ₹10,000 to ₹1,000.
- SEBI partnered with DigiLocker to reduce unclaimed financial assets.
- Urban Company launched 'Insta Maids' service in Mumbai for quick home help.
- Deena Mehta has been re-appointed as Independent Director at Fino Payments Bank.
- Indranil Bhattacharyya was appointed Executive Director at RBI effective March 19, 2025.
- President Droupadi Murmu presented the Ramnath Goenka Journalism Awards 2025.
- India and Australia held the 9th Defence Policy Talks in New Delhi on March 17, 2025.

QUICK RECALL

- The Union Cabinet approved the Namrup-IV Fertilizer Plant in Assam.
- The Union Cabinet approved the Revised Rashtriya Gokul Mission with ₹3,400 crore allocation.
- The Union Cabinet approved a ₹1,500 crore UPI incentive scheme for FY 2024-25.
- Gorakhpur Nuclear Project is India’s first nuclear plant in North India.
- ‘Watan Ko Jano’ aims to integrate Kashmiri youth with India’s cultural and technological progress.
- Microsoft signed MoU with APSSDC to skill youth in AI and emerging technologies.
- India will need 1 million more AI professionals by 2027 to meet demand.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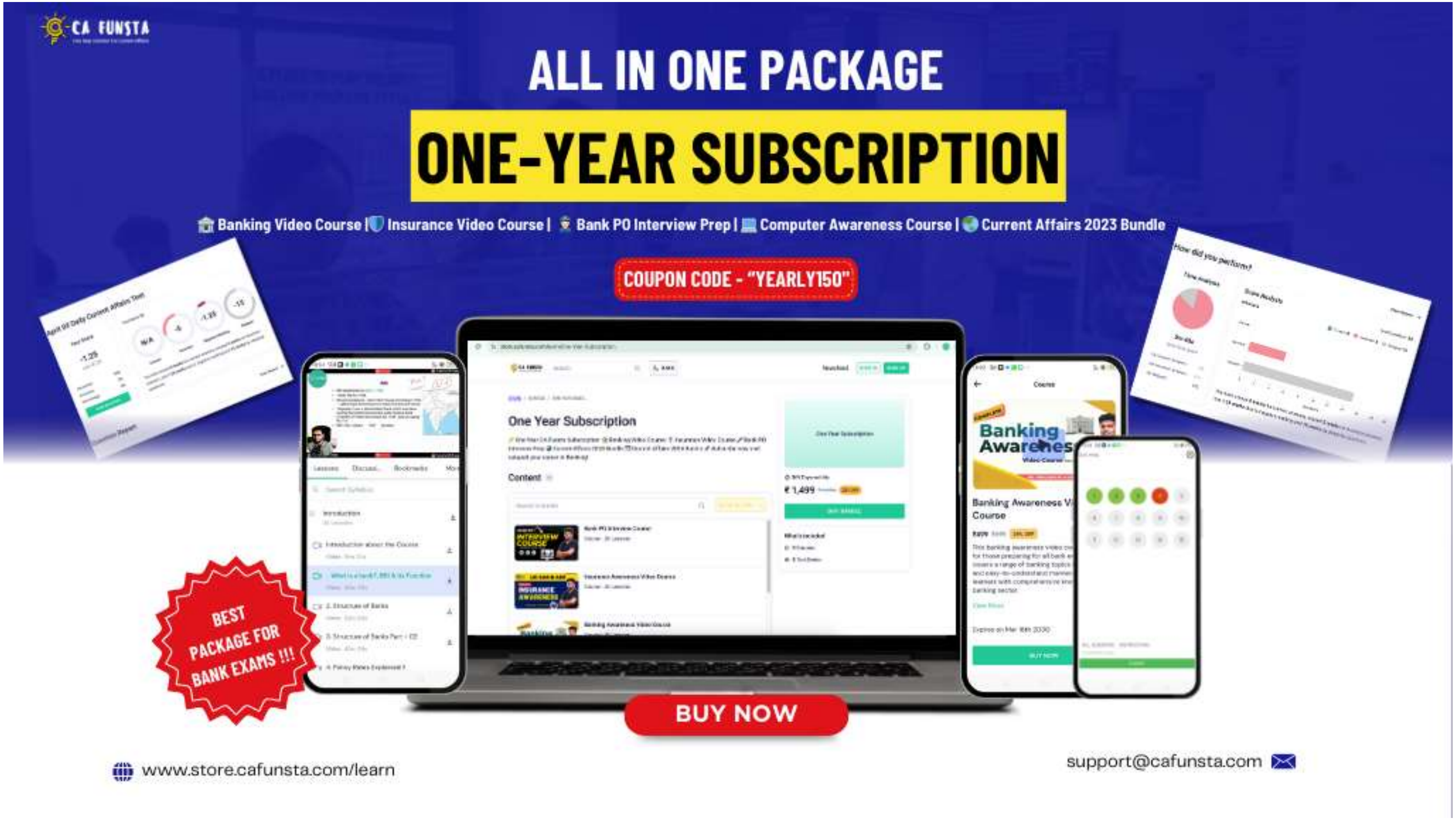
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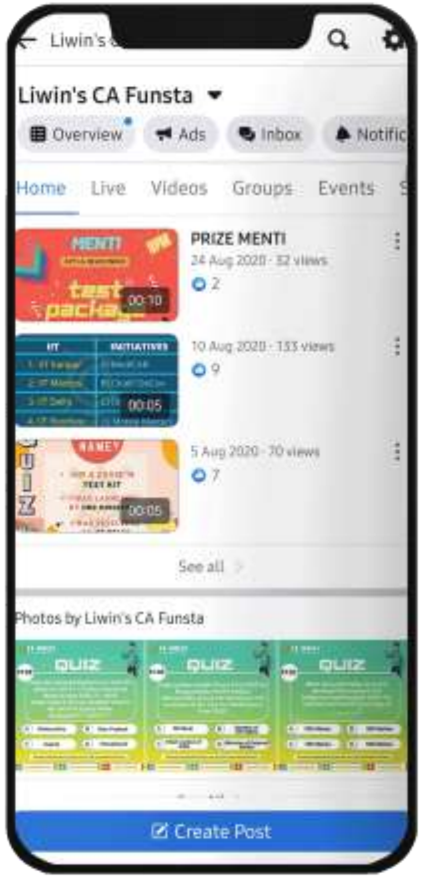

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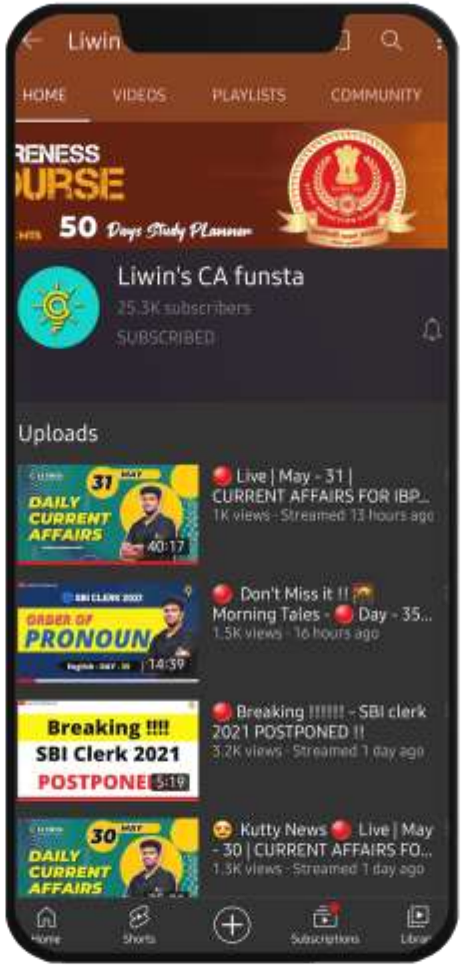

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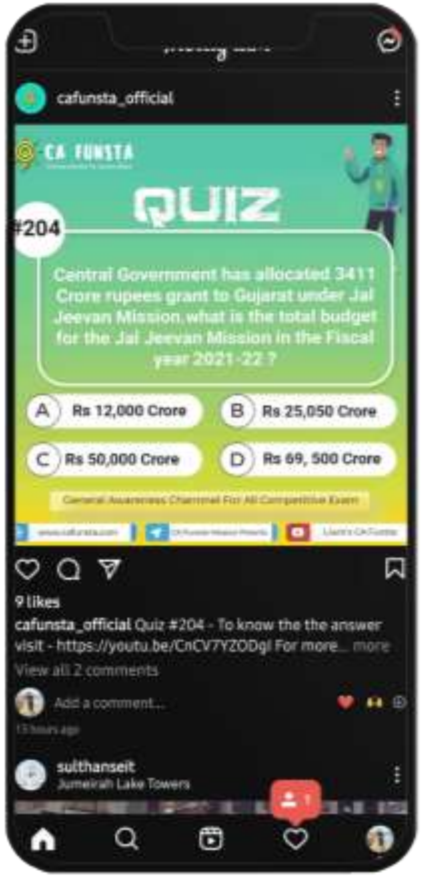

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